



Order Filed on December 2, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esq.
KML LAW GROUP, P.C.
216 Haddon Avenue, Ste. 406
Westmont, NJ 08108
215-627-1322
dcarlon@kmlawgroup.com
Attorney for: Toyota Motor Credit
Corporation

Case No: 19-14630 MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re:

Verona Ricketts,

Debtor.

ORDER REINSTATING STAY & CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 2, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Janet E. Tapper

Case No.: 19-14630 MBK

Caption: **ORDER REINSTATING STAY & CURING POST-PETITION
ARREARS**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to 2017 Toyota Camry, VIN: 4T1BF1FK8HU641239, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Verona Ricketts, Pro Se debtor, and for good cause having been shown

It is further **ORDERED, ADJUDGED and DECREED** that the Order Vacating Stay & Co-Debtor Stay entered October 24, 2019 (#58 on the docket) is hereby vacated; and

It is **ORDERED, ADJUDGED and DECREED** that as of November 8, 2019, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for payments due September 2019 through November 2019 for a total post-petition default of \$1,330.16 (3 @ \$646.27, less suspense of \$608.65);

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall make an immediate payment of \$1,330.16 by November 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume December 6, 2019, directly to Secured Creditor, TMCC, P.O. Box 5855, Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$881.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Verona Ricketts
Debtor

Case No. 19-14630-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db +Verona Ricketts, 33 Hawthorne Lane, Willingboro, NJ 08046-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Harold N. Kaplan on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC hkaplan@rasnj.com,
informationathnk@aol.com
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Maria Cozzini on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC mcozzini@sternlav.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7